Case 21-12125-elf Doc 10 Filed 08/30/21 Entered 08/30/21 15:00:07 Desc Main

		J.: 200 20	Document Pag	<u>ae 1</u> of 41	2000
Fill in this inf	ormation to i	identify your case	and this filing:		
Debtor 1	Michele	L	Ames		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
			OT OF BENNOW, VANUA		
United States Bai	nkruptcy Court to	or the: EASTERN DIS	ST. OF PENNSYLVANIA	<u>A</u>	
Case number (if known)					eck if this is an ended filing
Official Form	106A/B				
Schedule A/	B: Propert	.y			12/1
☐ No. Go t			t in any residence, buildi	ng, land, or similar property?	
.1. 64 Wooded Dri	ve		he property? I that apply.	amount of any secured	
Doylestown, PA		Duple	e-family home ex or multi-unit building	Current value of the	current value of the
railer Home-		_	dominium or cooperative ufactured or mobile home	entire property?	portion you own?
Duaka		☑ Manu □ Land		\$31,960.0	<u> </u>
Bucks County		——— Inves	stment property	Describe the nature of	•
			share	interest (such as fee s entireties, or a life est	
		Other		Tenant in Common	200,,
		Who has Check on	an interest in the propert	ty?	
		☐ Debto	or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and	Check if this is co (see instructions)	mmunity property
		Other infe		d about this item, such as local	
2. Add the dolla	ır value of the p		of your entries from Part	t 1, including any	

Official Form 106A/B Schedule A/B: Property page 1

entries for pages you have attached for Part 1. Write that number here.....

\$31,960.00

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Deb	tor 1	Michele	L Ames	Ca	se number (if known)	
Pa	art 2:	Descr	ibe Your Vehicles			
				interest in any vehicles, whether they are a vehicle, also report it on Schedule G: Exe		
3.	Cars, v	ans, truck	s, tractors, sport utility	vehicles, motorcycles		
	☐ No ✓ Yes	S				
Othe 201	r: roximate er inform 3 Mitsu prox. 5 Waterc Example	ubishi Ou 7,000 mil raft, aircra /es: Boats	tlander Sport es) aft, motor homes, ATVs	Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions) and other recreational vehicles, other velowed watercraft, fishing vessels, snowmobiles, respectively.	nicles, and accessories	ms on Schedule D:
	✓ No ☐ Yes					
5.			•	wn for all of your entries from Part 2, incl Part 2. Write that number here		\$5,500.00
Pá	art 3:	Descr	ibe Your Personal a	and Household Items		
Do y	ou own	n or have a	any legal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Exampl	<i>les:</i> Major	s and furnishings appliances, furniture, line	ens, china, kitchenware		
	☐ No ✓ Yes		e Couch, coffee ta	ble, end tables Kitchen table and cha	irs, bedding	\$3,000.00
7.	☑ No	les: Televi music	collections; electronic de	video, stereo, and digital equipment; comput evices including cell phones, cameras, media		
8.	Exampl	stamp	ues and figurines; paintinເ	gs, prints, or other artwork; books, pictures, o	-	
	✓ No ☐ Yes	s. Describ	e]
9.		les: Sports canoe		and other hobby equipment; bicycles, pool cools; musical instruments	tables, golf clubs, skis;	-
		o Docarib	0			1

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Deb	tor 1	Mic	hele L Ar	mes	Case number (if known)	
10.			Pistols, rifle	es, shotguns, a	ammunition, and related equipment	
		Yes. De	scribe			
11.	Exa		veryday c	clothes, furs, le	ather coats, designer wear, shoes, accessories	
	_		scribe	Misc clothii	ng	\$100.00
12.	Exa	g	iveryday je old, silver	•	ne jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	•
	_	No Yes. De	scribe	ring, neckla	ce and bracelet	\$1,000.00
13.	Exa	•		, birds, horses		ı
		No Yes. De	scribe			
14.	-	y other pe	ersonal ar	nd household	items you did not already list, including any health aids you	
			e specific	1]
15.					entries from Part 3, including any entries for pages you have	\$4,100.00
						<u> </u>
P	art 4	D€	escribe `	Your Finan	cial Assets	
Do y	you (own or h	ave any le	egal or equita	ble interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	Cas Exa	amples: N	loney you etition	have in your v	vallet, in your home, in a safe deposit box, and on hand when you file your	
		No Yes			Cash:	
17.		b	checking, s	houses, and o	ner financial accounts; certificates of deposit; shares in credit unions, ther similar institutions. If you have multiple accounts with the same	
		No Yes			Institution name:	
	_	17.1.	Checking	account:	Citizens Bank Checking account	\$200.00
		17.2.	Checking	account:	Citizens Bank Checking account	\$564.00

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Deb	tor 1 Michele L Ames			Case number (if known)			
18.	Bonds, mutual funds, or p	oublicly traded sto	ocks				
Examples: Bond funds, investment accounts with brokerage firms, money market accounts							
	☑ No ☐ Yes	Institution or issue	er name:				
19.	Non-publicly traded stock an interest in an LLC, part		incorporated and unincorporated tventure	d businesses, including			
	No ☐ Yes. Give specific information about						
	them	Name of entity:		% of ownership:			
20.	Negotiable instruments incl	ude personal chec	er negotiable and non-negotiable ks, cashiers' checks, promissory n anot transfer to someone by signing	otes, and money orders.			
	✓ No Yes. Give specific information about them	Issuer name:					
21.	profit-sharing pl	, ERISA, Keogh, 4	01(k), 403(b), thrift savings accour	nts, or other pension or			
	✓ No Yes. List each account separately.	Type of account:	Institution name:				
22.		eposits you have m	ade so that you may continue serv d rent, public utilities (electric, gas				
	☑ No						
	Yes		Institution name or individual:				
23.	No Yes		payment of money to you, either fo	r lile or for a number of years)			
24.		IRA, in an accoun	t in a qualified ABLE program, o	r under a qualified state tuition pro	ogram.		
	☑ No	.,	,	e records of any interests. 11 U.S.C.	§ 521(c)		
25.	_	e interests in prop	erty (other than anything listed i	•			
	No No	ul bellellt					
	Yes. Give specific information about them						
26.		•	rets, and other intellectual prope proceeds from royalties and licens	• •			
	No Yes. Give specific						
27	information about them		angibles				
41 .	,	-	_	gs, liquor licenses, professional licen	ses		
	✓ No✓ Yes. Give specific information about them						

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Deb	tor 1	Michele L Ames	Case number (if known)	
Mor	ney o	r property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds owed to you		
		No Yes. Give specific information about them, including whether you already filed the returns and the tax years		Federal: State: Local:
29.	Exa		limony, spousal support, child support, maintenance, divorce settlement	, property settlement
	-	No Yes. Give specific information	Alimony:	
		·	Maintenan	ce:
			Support:	
			Divorce se	ettlement:
			Property so	
30.	Exai		ou rinsurance payments, disability benefits, sick pay, vacation pay, workers ecurity benefits; unpaid loans you made to someone else	
31.	Exai	No Yes. Name the insurance company of each policy	insurance; health savings account (HSA); credit, homeowner's, or renter ompany name: Beneficiary:	's insurance Surrender or refund value:
32.	If yo entit		e you from someone who has died trust, expect proceeds from a life insurance policy, or are currently someone has died	
		Yes. Give specific information		
33.	Exa	mples: Accidents, employment No	ther or not you have filed a lawsuit or made a demand for payment disputes, insurance claims, or rights to sue	
	Ц	Yes. Describe each claim		
34.	righ	er contingent and unliquidated ts to set off claims No	d claims of every nature, including counterclaims of the debtor and	
	بخا	Yes. Describe each claim		
35.	Any	financial assets you did not a	lready list	
	· ·	No Yes. Give specific information		

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Deb	tor 1	Michele L Ames	Case number (if known)	
36.		e dollar value of all of your entries from Part 4, including any entries d for Part 4. Write that number here		\$764.00
Pa	art 5:	Describe Any Business-Related Property You Own or H	ave an Interest In. List any	real estate in Part 1.
37.	Do you	own or have any legal or equitable interest in any business-related	property?	
	استا	Go to Part 6. s. Go to line 38.		
				Current value of the portion you own? Do not deduct secured claims or exemptions.
38.	Accour	nts receivable or commissions you already earned		
	✓ No	s. Describe		7
		. Describe		
39.		equipment, furnishings, and supplies es: Business-related computers, software, modems, printers, copiers, fa desks, chairs, electronic devices	x machines, rugs, telephones,	
	✓ No ☐ Yes	s. Describe]
40.	Machin	ery, fixtures, equipment, supplies you use in business, and tools of	your trade	
	✓ No ☐ Yes	s. Describe]
41.	Invento	ry		_
	☑ No			7
	☐ Yes	s. Describe		
42.	Interes	ts in partnerships or joint ventures		_
		s. Describe Name of entity:	% of ownership:	
43.	Custon	ner lists, mailing lists, or other compilations		
	✓ No ☐ Yes	 Do your lists include personally identifiable information (as define No Yes. Describe 	ed in 11 U.S.C. § 101(41A))?	1
44.	Any bu	siness-related property you did not already list		
	✓ No ☐ Yes	s. Give specific information.		
45.	Add the	e dollar value of all of your entries from Part 5, including any entries d for Part 5. Write that number here	for pages you have	\$0.00
Pa		Describe Any Farm- and Commercial Fishing-Related P If you own or have an interest in farmland, list it in Part 1.	roperty You Own or Have a	n Interest In.
46.	Do you	own or have any legal or equitable interest in any farm- or commerce	cial fishing-related property?	
		Go to Part 7. Go to line 47.		

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Deb	tor 1	Michele L Ames	Case number (if known)	
47	Farm a	wim ala		Current value of the portion you own? Do not deduct secured claims or exemptions.
47.		nimais es: Livestock, poultry, farm-raised fish		
	✓ No ☐ Yes]
48.	Crops-	-either growing or harvested		
		s. Give specific		
49.	Farm a	nd fishing equipment, implements, machinery, fixture	s, and tools of trade	
	✓ No ☐ Yes	S]
50.	Farm a	nd fishing supplies, chemicals, and feed		
	✓ No ☐ Yes	S]
51.	Any far	m- and commercial fishing-related property you did n	not already list	
	_	s. Give specific		
52.		e dollar value of all of your entries from Part 6, includied for Part 6. Write that number here		\$0.00
P	art 7:	Describe All Property You Own or Have an	Interest in That You Did Not List Above	9
53.		have other property of any kind you did not already les: Season tickets, country club membership	ist?	
	✓ No ☐ Yes	s. Give specific information.		
54.	Add the	e dollar value of all of your entries from Part 7. Write	that number here →	\$0.00

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Debtor 1 Michele L Ames Case number (if known) _ Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2..... \$31,960.00 56. Part 2: Total vehicles, line 5 \$5,500.00 57. Part 3: Total personal and household items, line 15 \$4,100.00 58. Part 4: Total financial assets, line 36 \$764.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Copy personal \$10,364.00 62. Total personal property. Add lines 56 through 61..... \$10,364.00 property total 63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$42,324.00

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Fill in this inf	ormation to ide	entify your o	case:					
Debtor 1	Michele	L	Ames					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Ba	nkruptcy Court for t	the: EASTERN	DIST. OF PENNS	SYL\	/ANIA		☐ Check if this is an	
Case number (if known)					-		amended filing	
Official Form	106C							
Schedule C:	The Proper	ty You Cla	aim as Exem _l	pt				04/19
Using the property space is needed, fi write your name an	you listed on Sche Il out and attach to d case number (if l	this page as mannown).	erty (Official Form 10 any copies of Part	6A/B 2: Ad) as your sou Iditional Page	urce, list the as nece	esponsible for supplying correct informed e property that you claim as exempersary. On the top of any additional	t. If more
is to state a speci- exempted up to the receive certain be exemption of 100° property is detern	fic dollar amount a ne amount of any a nefits, and tax-exo % of fair market va	as exempt. Alt applicable state empt retiremen alue under a la at amount, you	ternatively, you may utory limit. Some ex nt funds-may be un w that limits the exe ur exemption would	clair xemp limite empti	m the full fa otionssuch ed in dollar a ion to a part	ir market as those amount. I icular doll	you claim. One way of doing so value of the property being for health aids, rights to dowever, if you claim an lar amount and the value of the le statutory amount.	
10.0	y and respe	,	-					
☐ You are	exemptions are you claiming state and to claiming federal exc	federal nonbanl	Check one only, kruptcy exemptions. J.S.C. § 522(b)(2)				with you.	
2. For any prop	erty you list on So	chedule A/B tha	at you claim as exe	mpt,	fill in the inf	ormation	below.	
Brief description of Schedule A/B that	of the property an	d line on			Amount of the exemption you claim		Specific laws that allow exemp	tion
			Copy the value from Schedule A/B		eck only one ch exemption			
Brief description: Trailer Home-			\$31,960.00		\$25,1 8	ir market	11 U.S.C. § 522(d)(1)	
Line from Schedule	e A/B: 1.1				value, up to applicable limit	-		
Brief description: 2013 Mitsubishi 57,000 miles) (1st exemption of the control of	claimed for this		\$5,500.00		\$4,00 100% of fa value, up to applicable limit	ir market o any	11 U.S.C. § 522(d)(2)	
Brief description: 2013 Mitsubishi 57,000 miles) (2nd exemption Line from Schedule	claimed for this		\$5,500.00		\$1,32 100% of fa value, up t applicable limit	ir market o any	11 U.S.C. § 522(d)(5)	
(Subject to ad	justment on 4/01/2	2 and every 3 y	more than \$170,350 ears after that for cas by the exemption wi	ses fi				

Debtor 1	Michele L Ames			Case numbe	r (if known)			
Part 2:								
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own			Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check on each exe	•				
Brief description: Couch, coffee table, end tables Kitchen table and chairs, bedding Line from Schedule A/B:6		\$3,000.00	\$3,000.00 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(3)			
•	ription: klace and bracelet Schedule A/B:12	\$1,000.00	100% value	\$1,000.00 % of fair market e, up to any icable statutory	11 U.S.C. § 522(d)(4)			
	ription: Bank Checking account Schedule A/B: 17.2	\$564.00	value	\$0.00 % of fair market e, up to any icable statutory	11 U.S.C. § 522(d)(5)			

Case 21-12125-elf Doc 10 Filed 08/30/21 Entered 08/30/21 15:00:07 Desc Main Page 11 of 41 Document Fill in this information to identify your case: Debtor 1 **Michele** <u>Ames</u> First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: **EASTERN DIST. OF PENNSYLVANIA** Case number Check if this is an (if known) amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. **List All Secured Claims**

Part 1:

List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral

Column B Value of collateral that supports this claim

Column C Unsecured portion If any

2.1	Describe the property that secures the claim:
Creditor's name Number Street	As of the date you file, the claim is: Check all that apply.
City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	□ Contingent □ Unliquidated □ Disputed Nature of lien. Check all that apply. □ An agreement you made (such as mortgage or secured car loan) □ Statutory lien (such as tax lien, mechanic's lien) □ Judgment lien from a lawsuit □ Other (including a right to offset)
Date debt was incurred	Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$0.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$0.00

Cas	e 21-12125-el	f Doc 10	Filed 08/30/2 Document	1 Ente		/30/21 :	15:00:07 E	esc Main
Fill in this inf	formation to ide	ntify your ca		1 000 12	0			
Debtor 1	Michele	L	Ames					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States Ba	inkruptcy Court for the	e: <u>EASTERN I</u>	DIST. OF PENNSYL	VANIA				
Case number (if known)				_			Check if this is amended filing	an
Official Form	106E/F							
		Who Have	Unsecured CI	aims				12/15
			1 for creditors with P					
Do not include an If more space is r to this page. On the	y creditors with par needed, copy the Pa	tially secured or rt you need, fill onal pages, wr	nd on Schedule G: Exclaims that are listed lit out, number the er ite your name and car	in <i>Schedul</i> e itries in the b	<i>D: Credit</i> ooxes on	ors Who H the left. A	lold Claims Secu	red by Property.
	tors have priority ur							
-	to Part 2.	iooodi od oldiiii	o agamot your					
Yes.								
claim. For ea show both pri more space is	ich claim listed, ident ority and nonpriority a	fy what type of amounts. As mu insecured claim	oreditor has more than or claim it is. If a claim ha uch as possible, list the s, fill out the Continuat	as both priorit claims in alp	y and nor habetical	npriority am order acco	ounts, list that cla ording to the credit	im here and or's name. If
(For an expla	nation of each type o	f claim, see the	instructions for this for	m in the instr	uction boo	oklet.		
					Tota	l claim	Priority amount	Nonpriority amount
2.1						\$565.00	\$565.00	\$0.00
Ar Resources In			Last 4 digits of accou	ınt number	6 5	<u> </u>		. — — —
Priority Creditor's Nam Pob 1056	ne		When was the debt in		<u>6</u> <u>5</u> 04/2019	0 0		
Number Street				-			_	
			As of the date you file Contingent	e, the claim i	s: Cneck	all that app	oiy.	
Blue Bell City		422 Code	Unliquidated Disputed					
Who incurred the Debtor 1 only	debt? Check one	•	Type of PRIORITY un		m:			
Debtor 2 only			☐ Domestic support ☐ Taxes and certain	•	ou owe th	ne governm	ent	
Debtor 1 and I	Debtor 2 only f the debtors and ano	ther	Claims for death of intoxicated	r personal inj	ury while	you were		
_	claim is for a comm		Other. Specify					
Is the claim subje	ect to offset?		_					
Yes								

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Debtor 1	Michele L Ames	Case number (if known)	
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims	
4. List all If a cree type of	l of your nonpriority unsecured claims editor has more than one nonpriority unse f claim it is. Do not list claims already inc	I claims against you? . Submit this form to the court with your other schedules. in the alphabetical order of the creditor who holds each claim. cured claim, list the creditor separately for each claim. For each claim listed, luded in Part 1. If more than one creditor holds a particular claim, list the other unsecured claims, fill out the Continuation Page of Part 2.	
			Total claim
Blue Bell City Who incurr Debtor Debtor At least	PA 19422 State ZIP Code Ted the debt? Check one. 1 only	Last 4 digits of account number 8 8 3 8 When was the debt incurred? 03/2019 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection Attorney	\$763.00
Ar Resour Nonpriority Ct Pob 1056 Number	rces Inc reditor's Name Street PA 19422	Last 4 digits of account number 8 8 3 9 When was the debt incurred? 03/2019 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$3,565.00
Who incurr Debtor Debtor Debtor At least	State ZIP Code red the debt? Check one. 1 only	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection Attorney	

Is the claim subject to offset?

✓ No ☐ Yes Case 21-12125-elf Doc 10 Filed 08/30/21 Entered 08/30/21 15:00:07 Desc Main Document Page 14 of 41

Debtor 1 Michele L Ames	Case number (if known)	
Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	em sequentially from the	Total claim
4.3		\$749.00
Ar Resources Inc	Last 4 digits of account number 4 7 8 7	<u> </u>
Nonpriority Creditor's Name	When was the debt incurred? 06/2017	
Pob 1056 Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	☐ Unliquidated ☐ ☐ Disputed	
Blue Bell PA 19422 City State ZIP Code	· 	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim: ☐ Student loans	
Debtor 1 only	☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt		
Is the claim subject to offset?		
☑ No		
Yes		
4.4		\$749.00
Ar Resources Inc	Last 4 digits of account number 4 7 8 7	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 06/2017	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	☐ Unliquidated ☐ Disputed	
Blue Bell PA 19422 City State ZIP Code		
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim: ☐ Student loans	
Debtor 1 only	☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset?	•	
No You		
Yes		
4.5		\$470.00
Ar Resources Inc	Last 4 digits of account number 5 9 3 9	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 09/2020	
Number Street	As of the date you file, the claim is: Check all that apply.	
	☐ Contingent ☐ Unliquidated	
BI B II	Disputed	
Blue Bell PA 19422 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset?	-	
✓ No ✓ Yes		

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Debtor 1 Michele L Ames	Case number (if known)	
Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	em sequentially from the	Total claim
4.6		\$359.00
Ar Resources Inc	Last 4 digits of account number 3 3 8 3	<u> </u>
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	☐ Contingent ☐ Unliquidated	
	— ☐ Disputed	
Blue Bell PA 19422 City State ZIP Code	Time of NONDRIORITY are accounted allaims.	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim: ☐ Student loans	
Debtor 1 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset?		
✓ No ☐ Yes		
4.7		\$203.00
Ar Resources Inc Nonpriority Creditor's Name	Last 4 digits of account number3382_	
Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	☐ Contingent ☐ Unliquidated	
Blue Bell PA 19422	— Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one. Debtor 1 only	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	☑ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset? No		
Yes		
4.8		\$200.00
Ar Resources Inc	Last 4 digits of account number 3 8 8 7	\$200.00
Nonpriority Creditor's Name	When was the debt incurred? 02/2019	
Pob 1056 Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
	☐ Unliquidated ☐ ☐ Disputed	
Blue Bell PA 19422		
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt		
Is the claim subject to offset?	- · · · · · · · · · · · · · · · · · · ·	
✓ No Yes		

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Debtor 1 Michele L Ames	Case number (if known)	
Part 2: Your NONPRIORITY Unse	cured Claims Continuation Page	
After listing any entries on this page, number previous page.	them sequentially from the	Total claim
4.9		\$200.00
Ar Resources Inc	Last 4 digits of account number 9 2 4 2	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 04/2016	
Number Street	As of the date you file, the claim is: Check all that apply.	
	☐ Contingent ☐ Unliquidated	
	Disputed	
Blue Bell PA 19422 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community deb	t Collection Attorney	
Is the claim subject to offset? No		
☑ No □ Yes		
4.10		\$200.00
Ar Resources Inc Nonpriority Creditor's Name	Last 4 digits of account number 4 5 6 3	
Pob 1056	When was the debt incurred? 12/2016	
Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Unliquidated	
Blue Bell PA 19422	Disputed	
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only	that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
☐ Check if this claim is for a community deb		
Is the claim subject to offset?	Conection Attorney	
☑ No		
Yes		
4.11		\$200.00
Ar Resources Inc	Last 4 digits of account number 5 8 9 8	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 10/2016	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent Unliquidated	
	Disputed	
Blue Bell PA 19422 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
☐ Check if this claim is for a community deb		
Is the claim subject to offset?		
☑ No Yes		

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Debtor 1 Michele L Ames	Case number (if known)	
Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
4.12		\$200.00
Ar Resources Inc	Last 4 digits of account number 7 0 2 2	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 01/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_	
	Disputed	
Blue Bell PA 19422 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
☐ Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset? ✓ No		
☑ No ☐ Yes		
4.13		\$200.00
Ar Resources Inc Nonpriority Creditor's Name	Last 4 digits of account number 3 8 8 8	
Pob 1056	When was the debt incurred? 02/2019 As of the date you file, the claim is: Check all that apply.	
Number Street	_ ☐ Contingent	
	Unliquidated	
Blue Bell PA 19422	─	
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one. ☐ Debtor 1 only	Student loans Obligations grising out of a congretion agreement or diverse	
Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt		
Is the claim subject to offset?	Concentration Attorney	
₩ No		
Yes		
4.14		\$176.00
Ar Resources Inc	Last 4 digits of account number 3 3 5	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_	
Divis Dall DA 40400	Disputed	
Blue Bell PA 19422 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	☑ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset? ✓ No		
Yes		

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Debtor 1 Michele L Ames	Case number (if known)	
Part 2: Your NONPRIORITY Unsecui	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
4.15		\$135.00
Ar Resources Inc	Last 4 digits of account number 3 3 8 6	<u> </u>
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_	
	Disputed	
Blue Bell PA 19422 City State ZIP Code	Time of NONDRIGHTY unaccounted eleims	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim: ☐ Student loans	
Debtor 1 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset?	•	
No You		
Yes		
4.16		\$135.00
Ar Resources Inc	_ Last 4 digits of account number <u>3 3 8 7</u>	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_	
	Disputed	
Blue Bell PA 19422 City State ZIP Code	Turns of NONDRIORITY was assured alaims.	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim: ☐ Student loans	
Debtor 1 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset?	•	
✓ No ☐ Yes		
4.17		\$72.00
Ar Resources Inc	_ Last 4 digits of account number <u>3 3 8 9</u>	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_	
Plus Pall	Disputed	
Blue Bell PA 19422 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
☐ Check if this claim is for a community debt	Collection Attorney	
Is the claim subject to offset?		
☑ No Yes		

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Debtor 1 Michele L Ames	Case number (if known)	
Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
4.18		\$63.00
Ar Resources Inc	Last 4 digits of account number 3 3 8 4	
Nonpriority Creditor's Name Pob 1056	When was the debt incurred? 05/2019	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
	☐ Unliquidated ☐ ☐ Disputed	
Blue Bell PA 19422		
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
✓ Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only	that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt		
Is the claim subject to offset?	Consection Attorney	
☑ No		
☐ Yes		
4.19		\$63.00
Ar Resources Inc	Last 4 digits of account number 3 3 9 1	
Nonpriority Creditor's Name	When was the debt incurred? 05/2019	
Pob 1056 Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
	☐ Unliquidated ☐ ☐ Disputed	
Blue Bell PA 19422		
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans Obligations origing out of a congretion agreement or diverse	
Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt	Other. Specify	
Is the claim subject to offset?	Collection Attorney	
No No		
Yes		
4.20		400.000.00
Guy Alexander Ames	Last 4 digits of account number	\$90,000.00
Nonpriority Creditor's Name	When was the debt incurred?	
1103 Joseph Road Number Street	As of the date you file, the claim is: Check all that apply.	
Apt B	Contingent	
	Unliquidated	
Warrington PA 18976	─	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one. ✓ Debtor 1 only	Student loans	
Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Debtor 1 and Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community debt	State Law Equitable Distribution claim	
Is the claim subject to offset? No		
Yes		
State law ED claim		

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Part 2: Your NONPRIORITY Unsecured Claims	Continuation Page
After listing any entries on this page, number them sequential previous page.	Total claim \$6,177.00
Nonpriority Creditor's Name 4751 Wilshire Bvld Number Street Contin	idated
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Other. ☐ Stude ☐ Obligation ☐ that you ☐ Debts ☐ Other.	ONPRIORITY unsecured claim: nt loans tions arising out of a separation agreement or divorce ou did not report as priority claims to pension or profit-sharing plans, and other similar debts Specify nobile

Debtor 1	Michele L Ames	Case number (if known)
Part 3:	List Others to Be Notifie	ed About a Debt That You Already Listed
For ex credite debts	ample, if a collection agency is t or in Parts 1 or 2, then list the co	to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. crying to collect from you for a debt you owe to someone else, list the original llection agency here. Similarly, if you have more than one creditor for any of the t the additional creditors here. If you do not have additional parties to be notified for t or submit this page.
	ldberg, Esq	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 107 N. Bro	oad Street	Line 4.20 of <i>(Check one):</i> \square Part 1: Creditors with Priority Unsecured Claims
	Street	Part 2: Creditors with Nonpriority Unsecured Claims
Suite 211		Last 4 digits of account number

Doylestown City

PΑ

18901

Debtor 1 Michele L Ames C	ase number (if known)

Part 4	Add the Amounts for Each Type of Unsecured Clain
rait T .	Add the Amounts for Each Type of Onsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a. \$0.00
	6b.	Taxes and certain other debts you owe the government	6b. \$565.00
	6c.	Claims for death or personal injury while you were intoxicated	6c. \$0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. +\$0.00
	6e.	Total. Add lines 6a through 6d.	6d. \$565.00
			Total claim
Total claims from Part 2	6f.	Student loans	Total claim 6f. \$0.00
	6f. 6g.		
	6g.	Obligations arising out of a separation agreement or divorce	6f. \$0.00
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	6f. \$0.00 6g. \$0.00

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Fill in this inf	ormation to iden	tify your case:		
Debtor 1	Michele First Name	L Middle Name	Ames Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the	EASTERN DIST.	OF PENNSYLVANIA	
Case number (if known)				Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this inf	ormation to i	dentify your case	:		
Debtor 1	Michele First Name	L Middle Name	Ames Last Name	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court fo	r the: EASTERN DIS	T. OF PENNSYLVANIA	<u> </u>	
Case number (if known)				_	heck if this is mended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) ☑ No ☐ Yes
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) ✓ No. Go to line 3. ✓ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? ✓ No ✓ Yes
3.	In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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			Do	ocu	ment F	Paq	<u>e 25 (</u>	of <u>4</u> 1			
F	ill in this inform	ation to identify	your case:								
	Debtor 1	Michele	L		Ames						
	Dobier 1	First Name	Middle Name		Last Name			— Che	eck if this is:		
	Debtor 2							_ _	An amended filing		
	(Spouse, if filing)	First Name	Middle Name		Last Name				A supplement showing p	oetneti	ition
	United States Bankr	uptcy Court for the:	EASTERN D	ST.	OF PENNS	/LVA	NIA	$- $ $^{\square}$	chapter 13 income as of		
	Case number (if known)					_			MM / DD / YYYY	_	
<u>O</u>	fficial Form 10	<u>61</u>									
S	chedule I: Yo	ur Income									12/15
res ind ab yo	sponsible for supply clude information ab out your spouse. If ur name and case n	ring correct information your your spouse. I more space is need	ation. If you are f you are separ ded, attach a se Answer every q	mar ated para	ried and not and your spo te sheet to th	filing ouse	jointly, is not fi	and your ling with y	d Debtor 2), both are equ spouse is living with you ou, do not include inforn any additional pages, w	u, mation	
1.	Fill in your emplo information.	yment		De	btor 1				Debtor 2 or non-filing	enous	20
	If you have more th			<u>De</u>					<u></u>	Spous	<u> </u>
	job, attach a separ with information ab	ato page	yment status	M	Employed Not employed	ed			☐ Employed☐ Not employed		
	additional employe	rs. Occup	ation	_	, ,				_ ,		
	Include part-time, s		ation	_							
	or self-employed w	. ـ سا د	yer's name								
	Occupation may in	clude Emplo	yer's address								
	student or homema applies.	aker, if it	,	Nur	nber Street				Number Street		
	арриоз.			_							
				City	,		State	Zip Code	City	State	Zip Code
		How Id	ong employed ti	nere?	·			_			_
ŀ	Part 2: Give D	etails About Mo	onthly Incom	Δ							
								. ,.	" 40 ' "		
	rimate monthly inco n-filing spouse unless	-		n. IT	you nave noth	ing to	report 1	or any line	e, write \$0 in the space. In	iciuae <u>y</u>	your
	ou or your non-filing u need more space, a			er, co	mbine the info	ormat	ion for a	II employe	ers for that person on the li	nes be	low. If
•	, ,	·					For De	ebtor 1	For Debtor 2 or non-filing spouse		
2.		s wages, salary, ar). If not paid monthly				2.		\$0.00			
3.	Estimate and list	monthly overtime p	ay.			3.	+	\$0.00			
4.	Calculate gross in	ncome. Add line 2	+ line 3.			4.		\$0.00			

Official Form 106l Schedule I: Your Income page 1

Deb	tor 1	Michele L Ames		Case num	be	r (if kno	wn)		
				For Debtor 1	_		tor 2 or g spouse	.	
	Cop	y line 4 here +	4.	\$0.00	_			_	
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00					
		Mandatory contributions for retirement plans	5b.	\$0.00					
	5c.	Voluntary contributions for retirement plans	5c.	\$0.00					
	5d.	Required repayments of retirement fund loans	5d.	\$0.00					
	5e.	Insurance	5e.	\$0.00					
	5f.	Domestic support obligations	5f.	\$0.00					
	5g.	Union dues	5g.	\$0.00					
	5h.	Other deductions. Specify:	5h.	+ \$0.00					
6.		I the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5h.	6.	\$0.00					
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00					
8.		all other income regularly received:							
	8a.	Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.							
	8b.	Interest and dividends	8b.	\$0.00					
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00					
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.							
	8d.	Unemployment compensation	8d.	\$0.00					
	8e.		8e.	\$0.00					
	8f.	Other government assistance that you regularly receive							
		Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.							
		Specify:	8f.	\$0.00					
	8g.	Pension or retirement income	- 8g.	\$0.00					
	8h.	Other monthly income.							
		Specify: See continuation sheet	8h.	+ \$2,500.00					
9.	Add	l all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$2,500.00					
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,500.00	۱,]=[\$2,500.00
11		te all other regular contributions to the expenses that you list in S	chod	ulo I	_			_	
•••	Incl	ude contributions from an unmarried partner, members of your households or relatives.			ro	ommate	es, and ot	her	
	Doı	not include any amounts already included in lines 2-10 or amounts tha	t are	not available to pay e	хрє	enses li	sted in Sc	hedı	ule J.
	Spe	cify:					_ 11.	+_	\$0.00
12.	inco	I the amount in the last column of line 10 to the amount in line 11. when. Write that amount on the Summary of Your Assets and Liabilities applies.					12.		\$2,500.00 Combined monthly income
13.	Do	you expect an increase or decrease within the year after you file t	his fo	rm?					•
-		No. Yes. Explain: Debtor has obtained new employment							

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Debtor 1	Michele L Ames		. Case nu	mber (if known)
Oh Oh o	Marakha karana (datalla)		For Debtor 1	For Debtor 2 or non-filing spouse
	r Monthly Income (details)		#0 F00 00	
Dept	or's partner		\$2,500.00	
<u>Debt</u>	or's father		\$0.00	
		Totals	\$2,500.00	

Official Form 106l Schedule I: Your Income page 3

Case 21-12125-elf Doc 10 Filed 08/30/21 Entered 08/30/21 15:00:07 Desc Main Document Page 28 of 41 Fill in this information to identify your case: Check if this is: Debtor 1 **Michele** An amended filing Ames First Name Middle Name Last Name A supplement showing postpetition chapter 13 expenses as of the Debtor 2 following date: Middle Name (Spouse, if filing) First Name Last Name United States Bankruptcy Court for the: **EASTERN DIST. OF PENNSYLVANIA** MM / DD / YYYY Case number (if known) Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Describe Your Household** Part 1: Is this a joint case? No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? П Dependent's relationship to Dependent's Does dependent \square Yes. Fill out this information Do not list Debtor 1 and Debtor 1 or Debtor 2 live with you? age for each dependent..... Debtor 2. Nο Step son \square Yes Do not state the dependents' No names. **Debtors partner** \square Yes Nο Yes Nο Yes No Yes Do your expenses include No expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case

to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

	· ·	•	
4.	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4.	\$769.00
	If not included in line 4:		
	4a. Real estate taxes	4a	\$100.00
	4b. Property, homeowner's, or renter's insurance	4b	
	4c. Home maintenance, repair, and upkeep expenses	4c	·
	4d. Homeowner's association or condominium dues	4d	\$90.00

Your expenses

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Deb	otor 1 Michele L Ames	Case number (if known)
		Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5
6.	Utilities:	
	6a. Electricity, heat, natural gas	6a. \$210.00
	6b. Water, sewer, garbage collection	6b
	6c. Telephone, cell phone, Internet, satellite, and	6c. \$168.00
	cable services 6d. Other. Specify:	6d.
7.	Food and housekeeping supplies	7. \$600.00
8.	Childcare and children's education costs	8.
9.	Clothing, laundry, and dry cleaning	
		9
10.	•	
11.	•	11. \$170.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$50.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$35.00
14.	Charitable contributions and religious donations	14.
15.	Insurance.	
	Do not include insurance deducted from your pay or included in lines 4 or 20.	
	15a. Life insurance	15a
	15b. Health insurance	15b
	15c. Vehicle insurance	15c. \$120.00
	15d. Other insurance. Specify:	15d.
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.
17.	Installment or lease payments:	
	17a. Car payments for Vehicle 1	17a.
	17b. Car payments for Vehicle 2	17b
	17c. Other. Specify:	17c
	17d. Other. Specify:	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.
19.	Other payments you make to support others who do not live with you. Specify:	19.
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
	20a. Mortgages on other property	20a.
	20b. Real estate taxes	20b.
	20c. Property, homeowner's, or renter's insurance	20c.
	20d. Maintenance, repair, and upkeep expenses	20d.
	20e. Homeowner's association or condominium dues	20e.

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Debtor 1		Michele L Ames	Case number (if know	wn)
21.	Other.	Specify:	21.	+
22.	Calcul	ate your monthly expenses.		
	22a.	Add lines 4 through 21.	22a.	\$2,312.00
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
	22c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	\$2,312.00
23.	Calcul	ate your monthly net income.		
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$2,500.00
	23b.	Copy your monthly expenses from line 22c above.	23b.	- \$2,312.00
		Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$188.00
24.	Do yo	u expect an increase or decrease in your expenses within the year after you f	file this form?	
		ample, do you expect to finish paying for your car loan within the year or do you exent to increase or decrease because of a modification to the terms of your mortgage		
	=	o. es. Explain here:		

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Fill in this inf	ormation to iden	tify your case:		
Debtor 1	Michele First Name	L Middle Name	Ames Last Name	
Debtor 2 (Spouse, if filing)		Middle Name	Last Name	
· · · · · · · · · · · · · · · · · · ·			OF PENNSYLVANIA	
Case number (if known)				Check if this is amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you ow
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$31,960.0
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,364.0
1c. Copy line 63, Total of all property on Schedule A/B	\$42,324.0
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$565.0
 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 	\$565.0 + \$104,879.0
 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F 	\$565.0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$565.0 + \$104,879.0 \$105,444.0

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Deb	otor 1	Michele L Ames Cas	se number (if known)	
Р	art 4:	Answer These Questions for Administrative and Statistical	Records	_
6.	Are y	you filing for bankruptcy under Chapters 7, 11, or 13?		
		No. You have nothing to report on this part of the form. Check this box and submit Yes	nit this form to the court with your other schedules.	
7.	What	at kind of debt do you have?		
		Your debts are primarily consumer debts. Consumer debts are those "incurred family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical		
	_	Your debts are not primarily consumer debts. You have nothing to report on this form to the court with your other schedules.	nis part of the form. Check this box and submit	
В.		m the Statement of Your Current Monthly Income: Copy your total current month cial Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	1 \$2,500.0 \$2,500.0	0
9.	Сору	by the following special categories of claims from Part 4, line 6 of Schedule E/F	F:	

		Total claim					
Fro	From Part 4 on <i>Schedule E/F,</i> copy the following:						
9a.	Domestic support obligations. (Copy line 6a.)	\$0.00					
9b.	Taxes and certain other debts you owe the government. (Copy line 6b.)	\$565.00					
9c.	Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00					
9d.	Student loans. (Copy line 6f.)	\$0.00					
9e.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00					
9f.	Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$0.00					
9g.	Total. Add lines 9a through 9f.	\$565.00					

	Case 21-12125-	elf Doc 10	Filed 08/30/21 Document F	L Entere Page 33 o	d 08/30/21 1 f 41	L5:00:07	Desc Main
Fill in t	this information to id	entify your cas	se:				
Debtor 1	Michele First Name	L Middle Name	Ames Last Name				
Debtor 2 (Spouse	, if filing) First Name	Middle Name	Last Name				
United S	tates Bankruptcy Court for	the: EASTERN D	IST. OF PENNSYLV	'ANIA			
Case nul						Check if this amended fil	
Official	Form 106Dec						
Declar	Declaration About an Individual Debtor's Schedules 12/15						
Deciai	ation About an in	idividual Dei	otor a acriedan	es			12/15
	ried people are filing tog				rect information.		12/15
If two mar You must concealin		ether, both are equ ou file bankruptcy noney or property	ually responsible for s schedules or amende by fraud in connectio	supplying corred schedules.	Making a false s ruptcy case can		
If two mar You must concealin	rried people are filing togo file this form whenever y g property, or obtaining r	ether, both are equ ou file bankruptcy noney or property	ually responsible for s schedules or amende by fraud in connectio	supplying corred schedules.	Making a false s ruptcy case can		
If two mar You must concealin \$250,000,	rried people are filing togo file this form whenever y g property, or obtaining r or imprisonment for up to	ether, both are equous file bankruptcy noney or property to 20 years, or both	ually responsible for s schedules or amendo by fraud in connection. 18 U.S.C. §§ 152, 13	supplying corr ed schedules. on with a bank 841, 1519, and	Making a false s ruptcy case can i 3571.	result in fines	
If two mar You must concealin \$250,000, Did y	rried people are filing togorile this form whenever y g property, or obtaining r or imprisonment for up to Sign Below	ether, both are equous file bankruptcy noney or property to 20 years, or both	ually responsible for s schedules or amendo by fraud in connection. 18 U.S.C. §§ 152, 13	supplying corr ed schedules. on with a bank 841, 1519, and	Making a false s ruptcy case can i 3571.	result in fines	

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michele L Ames	X
Michele L Ames, Debtor 1	Signature of Debtor 2
Date 08/30/2021	Date
MM / DD / YYYY	MM / DD / YYYY

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				<u>Document</u>	Page 34	<u>1</u> of 41		
F	ill in this inf	ormation to	identify your case	:				
	ebtor 1	Michele	L	Ames				
		First Name	Middle Name	Last Name				
_	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name				
L	Inited States Bar	nkruptcy Court fo	or the: EASTERN DIS	T. OF PENNS	/LVANIA			
_	Case number f known)						Check if this is amended filing	
<u>O</u>	fficial Form	107						
St	tatement o	f Financia	Affairs for Ind	lividuals Fi	ling for B	ankruptcy		04/19
yo	rrect informatio ur name and ca	on. If more spaces	possible. If two marrice is needed, attach a nown). Answer every	separate sheet t question.	o this form. C	On the top of any		
- 1	Part 1: Giv	e Details Ab	out Your Marital S	status and wi	nere You Li	vea Before		
1.	What is your ☐ Married ☑ Not marrie	current marital	status?					
2.	☑ No	•	you lived anywhere o					
3.	(Community p		ou ever live with a spond territories include Ar	• .			-	
	✓ No ☐ Yes. Mak	e sure you fill ou	ıt Schedule H: Your Co	debtors (Official	Form 106H).			
F	Part 2: Exp	plain the Sou	rces of Your Inco	me				
4.	Fill in the total	amount of incor	om employment or from the you received from a d you have income that	II jobs and all bus	sinesses, inclu	ding part-time activ	vities.	dar years?
	✓ No ☐ Yes. Fill i	n the details.						
5.	Include incom unemploymen	e regardless of values and other public	come during this year whether that income is t lic benefit payments; pe ings. If you are in a joir	axable. Example ensions; rental inc	es of other inco	ome are alimony; o dividends; money	collected from lawsu	uits; royalties;
	List each sour	ce and the gross	s income from each sou	ırce separately.	Do not include	income that you li	sted in line 4.	
	✓ No ☐ Yes. Fill i	n the details.						

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Del	otor 1	Michele L Ames		Case number (if known)	
Р	art 3:	List Certain Payn	nents You Made Before Yo	ou Filed for Bankruptcy	
6.	Are eith	ner Debtor 1's or Debto	r 2's debts primarily consumer o	debts?	
	□ No.		r Debtor 2 has primarily consum dual primarily for a personal, famil	ner debts. Consumer debts are defined in y, or household purpose."	111 U.S.C. § 101(8) as
		During the 90 days be	efore you filed for bankruptcy, did	you pay any creditor a total of \$6,825* or r	more?
		No. Go to line 7.			
		total amount	t you paid that creditor. Do not inc	otal of \$6,825* or more in one or more pay clude payments for domestic support oblig le payments to an attorney for this bankru	ations, such as
		* Subject to adjustme	ent on 4/01/22 and every 3 years a	fter that for cases filed on or after the date	e of adjustment.
	∀ Yes	Debtor 1 or Debtor 2	2 or both have primarily consum	er debts.	
		During the 90 days be	efore you filed for bankruptcy, did	you pay any creditor a total of \$600 or mo	re?
		No. Go to line 7.			
		creditor. Do		otal of \$600 or more and the total amount you ic support obligations, such as child support for this bankruptcy case.	
	such as	ncluding one for a busine child support and alimor	ny.	or. 11 U.S.C. § 101. Include payments fo	r domestic support obligations
8.		1 year before you filed to	for bankruptcy, did you make ar	ny payments or transfer any property or	account of a debt that
	Include	payments on debts guar	ranteed or cosigned by an insider.		
	✓ No ☐ Yes	. List all payments that l	benefited an insider.		
Р	art 4:	Identify Legal Ac	tions, Repossessions, and	d Foreclosures	
9.	List all s		ersonal injury cases, small claims	y in any lawsuit, court action, or admini actions, divorces, collection suits, patern	
	□ No ✓ Yes	. Fill in the details.			
Cas	se title		Nature of the case	Court or agency	Status of the case
Am	nes v. Ar	nes	Divorce	Buxco CCP Court Name	Pending
				Number Street	On appeal
Cas	se numbe	2018-60664	_		Concluded
				City State	e ZIP Code
				Uny State	

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Deb	tor 1	Michele L Ame	es		Case number (if k	nown)	
10.	seized,	1 year before you or levied? all that apply and f		ptcy, was any of your property repose	sessed, foreclose	d, garnished, attach	ed,
	✓ No. Go to line 11.✓ Yes. Fill in the information below.						
11.		-		ruptcy, did any creditor, including a ba o make a payment because you owed		stitution, set off any	1
	✓ No ☐ Yes	s. Fill in the details	s.				
12.				ptcy, was any of your property in the custodian, or another official?	possession of an	assignee for the be	nefit of
	✓ No ☐ Yes	S					
Pá	art 5:	List Certain	Gifts and Co	ntributions			
13.	Within	2 years before yo	ou filed for bankr	uptcy, did you give any gifts with a to	tal value of more	than \$600 per perso	n?
	✓ No ☐ Yes	s. Fill in the details	s for each gift.				
14.		2 years before yo charity?	ou filed for bankr	uptcy, did you give any gifts or contri	butions with a tot	al value of more tha	n \$600
	✓ No ☐ Yes	s. Fill in the detail	s for each gift or c	contribution.			
Pá	art 6:	List Certain	Losses				
15.		1 year before yoւ lisaster, or gambl		ptcy or since you filed for bankruptcy	, did you lose any	thing because of th	eft, fire,
	✓ No ☐ Yes	s. Fill in the details	s.				
Pá	art 7:	List Certain	Payments or	Transfers			
16.	Include	you consulted a	nbout seeking ban	ptcy, did you or anyone else acting or nkruptcy or preparing a bankruptcy pr preparers, or credit counseling agencies	etition?		
				Description and value of any prope	rty transferred	Date payment or transfer was	Amount of
Joseph Diorio Person Who Was Paid			-		made	payment	
755 Num		n Springs Lane eet		_		08/03/2021	\$2,500.00
Phi l City	ladelph	ia PA State		-			
Emai	il or websi	te address		_			
Perso	on Who M	lade the Payment, if I	Not You	_			

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Deb	tor 1	Michele L Ames Ca	ase number (if known)
17.		n 1 year before you filed for bankruptcy, did you or anyone else acting on y ne who promised to help you deal with your creditors or to make payments	
	Do not i	t include any payment or transfer that you listed on line 16.	
	✓ No ☐ Yes	o es. Fill in the details.	
18.		n 2 years before you filed for bankruptcy, did you sell, trade, or otherwise to rty transferred in the ordinary course of your business or financial affairs?	• • • • •
		e both outright transfers and transfers made as security (such as granting of a s t include gifts and transfers that you have already listed on this statement.	ecurity interest or mortgage on your property).
	☑ No ☐ Yes	o es. Fill in the details.	
19.		n 10 years before you filed for bankruptcy, did you transfer any property to re a beneficiary? (These are often called asset-protection devices.)	a self-settled trust or similar device of which
	✓ No ☐ Yes	o es. Fill in the details.	
Pa	art 8:	List Certain Financial Accounts, Instruments, Safe Deposi	t Boxes, and Storage Units
20.		n 1 year before you filed for bankruptcy, were any financial accounts or insit, closed, sold, moved, or transferred?	truments held in your name, or for your
		e checking, savings, money market, or other financial accounts; certificates of d s, pension funds, cooperatives, associations, and other financial institutions.	leposit; shares in banks, credit unions, brokerage
	✓ No ☐ Yes	o es. Fill in the details.	
21.	-	u now have, or did you have within 1 year before you filed for bankruptcy, curities, cash, or other valuables?	any safe deposit box or other depository
	✓ No ☐ Yes	o es. Fill in the details.	
22.	Have yo	you stored property in a storage unit or place other than your home within	1 year before you filed for bankruptcy?
		es. Fill in the details.	
P	art 9:	Identify Property You Hold or Control for Someone Else	
23.	-	u hold or control any property that someone else owns? Include any property in trust for someone.	erty you borrowed from, are storing for,
	☑ No □ Yes	o es. Fill in the details.	

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		Doddment 1 age 50 01 41	
Deb	tor 1	Michele L Ames Case number (if known)	
Pa	art 10:	Give Details About Environmental Information	
For	the purp	rpose of Part 10, the following definitions apply:	
ŀ	nazardoı	nmental law means any federal, state, or local statute or regulation concerning pollution, contamination, relea ous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other mediur ng statutes or regulations controlling the cleanup of these substances, wastes, or material.	
		eans any location, facility, or property as defined under any environmental law, whether you now own, operate t or used to own, operate, or utilize it, including disposal sites.	, or
		lous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxionce, hazardous material, pollutant, contaminant, or similar item.	;
Rep	ort all n	notices, releases, and proceedings that you know about, regardless of when they occurred.	
24.	Has an	ny governmental unit notified you that you may be liable or potentially liable under or in violation of an environ	nmental
25.	Have you	es. Fill in the details. you notified any governmental unit of any release of hazardous material?	
26.	Have you	you been a party in any judicial or administrative proceeding under any environmental law? Include settlements.	ıts and
	✓ No ☐ Yes	o es. Fill in the details.	
P	art 11:	Give Details About Your Business or Connections to Any Business	
27.	Within busines	n 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to ess?	any
		A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation	
	-	o. None of the above applies. Go to Part 12. es. Check all that apply above and fill in the details below for each business.	
28.		n 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? I ancial institutions, creditors, or other parties.	nclude
	□ No □ Yes	o es. Fill in the details below.	

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Debtor 1	Michele L Ames	Case number (if known)
Part 12	: Sign Below	
that answe	ers are true and correct. I under	of Financial Affairs and any attachments, and I declare under penalty of perjury stand that making a false statement, concealing property, or obtaining money or kruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, 3571.
X /s/ Mic	hele L Ames	x
Michele	L Ames, Debtor 1	Signature of Debtor 2
Date _	08/30/2021	Date
Did you at	tach additional pages to Your St	ntement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
☑ No		
Yes		
Did you pa	ay or agree to pay someone who	is not an attorney to help you fill out bankruptcy forms?
√ No		
	lame of person	Attach the Bankruptcy Petition Preparer's Notice,
		Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

In re Michele L Ames	Case No.	
	Chapter <u>13</u>	
DISCLOSURE OF COMPENSATION O	F ATTORNEY FOR DEBTOR	
 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that compensation paid to me within one year before the filing of the services rendered or to be rendered on behalf of the debtor(s) in cor is as follows: 	e petition in bankruptcy, or agreed to be paid to me, fo	r
For legal services, I have agreed to accept	\$2,500.00	
Prior to the filing of this statement I have received	\$2,500.00	
Balance Due		
2. The source of the compensation paid to me was:		

- ☑ Debtor ☐ Other (specify)
- $\ensuremath{\mathsf{3}}.$ The source of compensation to be paid to me is:
 - ☑ Debtor ☐ Other (specify)
- 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

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B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: Representation of Debtor in adversary proceedings

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/30/2021 /s/ Joseph Diorio, Esquire

Date

Joseph Diorio, Esquire Joseph A. Diorio, Esquire 755 Hidden Springs Lane North Wales, PA 19454 Phone: (215) 317-8725 Bar No. 52601

/s/ Michele L Ames

Michele L Ames